

Insurance.

North British and Mercantile

FIRE & LIFE
INSURANCE COMP'Y,

ESTABLISHED 1809.

Head Office for Canada, - Montreal.

DIRECTORS:

GILBERT SCOTT, Esq. W. W. OGILVIE, Esq.
HON. THOS. RYAN. ARCHL. MACNIDER, Esq.R. N. GOOCH,
H. W. EVANS, } Agents,
F. H. GOOCH.

26 Wellington St. E., TORONTO.

Telephone No. 423, Office.

1081, Residence Mr. Gooch.
3034, " Mr. Evans.
3575, " F. H. Gooch.

Head Office for the Dominion, Montreal.

THOMAS DAVIDSON,

Manag. Director.

October 25th.

LARGE PROFITS!

On Fifteen Year Tontine Dividend Policies
recently settled by the

NEW YORK LIFE INSURANCE CO.

Based upon Policies of \$10,000 each.

Kind of Policy.		Cash Value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year.
Ordinary Life	30	\$ 3,515 10	\$ 8,500 00
"	40	5,137 40	9,760 00
"	50	7,906 90	12,150 00
20-Year Endowment.	30	10,126 90	24,490 00
"	40	10,666 80	20,260 00
"	50	12,153 70	18,530 00
15-Year Endowment.	30	14,992 00	36,250 00
"	40	15,584 60	29,600 00
"	50	17,182 00	26,200 00

The Tontine Policies of the New York Life
furnish, in connection with guaranteed insurance,
an investment at a higher rate of interest than is
otherwise obtainable on first-class securities.

DAVID BURKE,

General Manager for Canada.

HEAD OFFICE—23 St. John street MONTREAL.
BRANCH OFFICE—London & Canadian Loan Buildg.
Bay Street, TORONTO.THE EQUITABLE LIFE
ASSURANCE SOCIETY.

CONDENSED STATEMENT.

January 1, 1889.

ASSETS,	-	\$95,042,922.96
LIABILITIES,	4%	\$74,248,207.81
SURPLUS,	-	\$20,794,715.15
NEW ASSURANCE,	}	\$153,933,535.00
OUTSTANDING ASSURANCE,	}	\$549,216,126.00
INCOME,	-	\$26,958,977.59
SURPLUS EARNED IN 1888,	}	\$5,067,123.68
PERCENTAGE OF ASSETS TO LIABILITIES,	}	128
INCREASE IN SURPLUS,	}	\$2,690,460.30
INCREASE IN INCOME,	}	\$3,718,128.30
INCREASE IN ASSETS,	}	\$10,664,018.11

HUGH C. DENNIS, Manager for the
Province of Ontario.
26 Toronto Street, Toronto.

Insurance.

Standard Life Assurance Co.

ESTABLISHED 1825.

Total Invested Funds..... \$33,000,000
Invested in Canada 3,000,000

ABSOLUTE SECURITY.

REASONABLE RATES.

PROMPT SETTLEMENTS.

LARGE PROFITS.

Unconditional & Non-forfeitable Policies issued

W. M. RAMSAY,
Manager for Canada.CHARLES HUNTER,
Superintendent of Agencies.

LIVERPOOL & LONDON & GLOBE

Insurance Company.

Invested Funds \$38,814,254
Investments in Canada 900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; Edmond J. Barbeau,
Esq., Wentworth J. Buchanan, Esq.
Risks accepted at Lowest Current Rates.
Dwelling Houses and Farm Property Insured on
Special Terms.JOS. B. REED, Toronto Agent,
20 Wellington St. E.
G. F. C. SMITH,
Chief Agent for the
Dominion, Montreal.

MUTUAL

FIRE INSURANCE COMP'Y

of the County of Wellington.

Business done on the Cash and Premium Note
system.F. W. STONE, President
CHAS DAVIDSON, Secretary.
HEAD OFFICE, GUELPH, ONT.

IMPERIAL FIRE INSURANCE CO.

OF LONDON,

(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL

W. H. RINTOUL Resident Secretary.

Subscribed Capital..... £1,200,000 Stg.

Paid-up Capital 300,000 "

Total Invested Funds, over ... 1,550,000 "

Toronto Agency—ALF. W. SMITH.

CITIZENS'

Insurance Company
OF CANADA.HON. J. J. ABBOTT, P.C., Q.C., PRESIDENT.
ANDREW ALLAN, VICE-PRESIDENT.
GERALD E. HART, GENERAL MANAGER.
WILLIAM SMITH, SEC.-TREAS.

Capital and Assets, . . . \$1,606,069 00

Income, 1888, \$434,333 00

Losses Paid to 1st Jan.,

1889, \$3,200,310 00

The Stock of this Company is held by many of

the wealthiest men in Canada.

LOSSES PROMPTLY & EQUITABLY ADJUSTED.

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, CHIEF AGENT, TORONTO CITY.

IRA B. THAYER, LIFE GEN'L AGT., ONTARIO WEST.

A. L. EASTMURE, ACCIDENT SUPERINTENDENT.

TORONTO OFFICES—4 WELLINGTON ST. E.

—Telephone 1557.—

DR. H. L. COOK, LIFE GENERAL AGENT—EAST

ONTARIO, OFFICE, NAPANEE.

The "Gore" Fire Ins. Co.

Established 1836.

Risks taken on Cash or Mutual Plans.

PRESIDENT, HON. JAMES YOUNG.

VICE-PRESIDENT, A. WARNOCK, Esq.

MANAGER, R. S. STRONG.

HEAD OFFICE, GALT, ONT.

Insurance.

NORTH AMERICAN
Life Assurance Co.INCORPORATED BY SPECIAL ACT OF THE DOMINION
PARLIAMENT.

FULL GOVERNMENT DEPOSIT.

DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister

of Canada, President.

HON. ALEXANDER MORRIS, M.P.P., and JOHN

L. BLAIR, Esq., Pres. Can. Landed Credit

Co., Vice-Presidents.

Hon. G. W. Allan, Senator.

Alphonse Desjardins, Esq., M.P., Montreal.

Hon. D. A. Macdonald, ex-Lieutenant-Gov. of Ontario

Andrew Robertson, Esq., Pres. Mont'l Harbor Trust

L. W. Smith, Esq., D.C.L., Pres. Building & Loan Co.

J. K. Kerr, Esq., Q.C. (Messrs. Kerr, Macdonald,

Davidson & Patterson).

John Morrison, Esq., Governor British Am. Fire & Co.

E. A. Meredith, Esq., LL.D., Vice-President Toronto

Trusts Corporation.

A. H. Campbell, Esq., Pres. British Can. L. & In. Co.

D. Macrae, Esq., Manufacturer, Guelph.

E. Gurney, Esq., Director Federal Bank of Canada

H. H. Cook, Esq., M.P., Toronto.

John N. Lake, Esq., Broker and Financial Agent.

Edward Galley, Esq., Alderman

B. B. Hughes, Esq. (Messrs. Hughes Bros. Wholesale

Merchants).

James Thorburn, Esq., M.D., Medical Director.

James Scott, Esq., Merchant, Director Dominion Ins.

Wm. Gordon, Esq., Toronto.

Robert Jaffray, Esq., Merchant.

Hugh McLennan, Esq., Pres. Mont'l. Transport Co.

W. McCABE, Esq., LL.B., F.I.A., Managing Director

BRITISH EMPIRE
MUTUAL

Life Assurance Comp'y

OF LONDON ENGLAND,

ESTABLISHED 1847.

Accumulated Funds nearly \$6,400,000

Annual Income over 1,300,000

Canadian Investments nearly.. 700,000

CANADA BRANCH, - MONTREAL.

DIRECTORS.

JAMES BURNETT, Esq.,

President Montreal Stock Exchange

JACQUES GRENIER, Esq.,

President La Banque du Peuple

HUGH MCLENNAN, Esq.,

Director Bank of Montreal

ROBERT SIMMS, Esq.,

Of R. Simms & Co

F. STANCLIFFE,

General Manager.

E. & A. W. SMITH,

GENERAL AGENTS, TORONTO.

J. FRITH JEFFERS,

MANAGER WESTERN ONTARIO, London, Ont.

GUARDIAN

Fire and Life Assurance Company

OF LONDON, ENGLAND.

Paid-up Capital, One Million Pounds, Stg.

Capital Subscribed, \$10,000,000

Invested Funds, 20,210,000

Gen. Agents for (ROBT. SIMMS & CO.) Montreal.

Canada, (GEO. DENHOLM,

Toronto—HENRY D. P. ARMSTRONG, 24 Scott St.

Brit. Am. Ass. Co. Bldg.

Kingston—W. H. Godwin, British Whig Building.

Hamilton—GEORGE H. GILLESPIE, 20 James St.

PHENIX

FIRE ASSURANCE COMPANY, LONDON.

Established in 1782. Canadian Branch established

in 1804. Losses paid since the establishment of the

Company exceed \$75,000,000. Balance held in hand

for payment of Fire Losses, \$3,000,000. Liability

of Shareholders unlimited. Deposit with the Dominion

Government (for the security of policy holders in

Canada), \$200,000. 35 St. Francois Xavier Street,

Montreal. GILLESPIE, PATTERSON & Co., Agents

for the Dominion. LEWIS MOFFATT & Co., Agents

for Toronto. R. MACD. PATERSON, MANAGER.

THE

LONDON & LANCASHIRE
FIRE

INSURANCE COMPANY.

W. A. SIMS,

MANAGER.

T. M. PRINGLE,

AGENT, TORONTO

Wants Agents at Wingham, Brussels and Perth.

MILLERS &
INSUR

24 Church Street

DEAR SIR,—

At the fire which re-

Teewater, we beg to

the pails and casks ke-

as instructed by your

doubtedly have been

fire commenced in the

with a part of the ce-

covered, and in a few

have been in a blaze.

After this experien-

recommend the plan

all mills, and keeping

moment's notice.

You

Teewater, Ont., Feb.

UNION MUTUAL

PORTLAND

Incorporated

JOHN E. DEWITT.....

The attractive featur-

well-known Company

intending insurers pec-

the most liberal nov-

three years they are

able and free from al-

Travel, Suicide or

Naval Service excepte-

adapted to all circu-

in Life Insurance whic-

profitably and intellig-

Home Office, Portland

for publications descri-

tible Policy, Class A

anted Bond Policy

of Bond Policies; also

the Maine Non-forfeitu-

paid thereunder. To

Holders and their

\$23,000,000.00. G

active and experience

LONDON

HEAD O

Subscribed Capital,

JOSEPH JEFFE

This Company issue

Life and End

For further particular

THE DOMIN

HEAD O

Authorized Capital,

Subscribed Capital,

JAMES TROW, M.P.

Our Policy is a stra-

ditional. No restriction

or three years—even for

the value is exhaust

possible. There are

giving each in profits th

favorably with any in

offered, no other. Age

T

COMM

ASS

Of London,

FIRE,

Total Invested

HEAD OFFICE, 17

TORONTO

R. WICKENS, G